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WHAT IS CLAIMED IS:

- A receivables management method comprising:
 - (a) a credit provider providing sufficient credit to a plurality of buyers who place orders with a seller with to cover debts incurred only when placing said orders with said seller;
 - (b) said buyers placing orders with said seller thereby incurring debts with said seller;
 - (c) said seller fulfilling said orders;
 - (d) said seller transferring said debts to said credit provider in exchange for settlement of said debts by said credit provider; and
 - (e) said credit provider seeking settlement of said debts from said buyers.
- 2. A method as claimed in claim 1, wherein settlement by said credit provider is performed automatically.
- 3. A method as claimed in claim 1, wherein said method further comprises assessing a risk of a proportion of the debt incurred by said buyers not being settled with said credit provider, and insuring against said risk.
 - 4. A method as claimed in claim 3, wherein insuring against said risk is performed by said credit provider.
- 30 5. A method as claimed in claim 3, wherein insuring against said risk is performed by said seller.
 - 6. A method as claimed in claim 1, wherein said orders are placed with said seller through an intermediary.
 - 7. A method as claimed in claim 6, wherein said

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there are a plurality of ultimate sellers, and said intermediary controls which of the sellers said buyer's order is placed with so that said order is only placed if said buyer has sufficient credit with said seller.

A method as claimed in claim 1, wherein said debt is transferred as a debt information together with order information identifying said orders whereby order information can be provided to each buyer when said credit provider seeks settlement of said debt.

- 9. A method as claimed in claim 8, wherein said method involves said credit provider processing said debt information, and wherein order information is separated from said debt before said debt information is processed by said credit provider, and said order information is subsequently associated with the processed debt information.
- 20 10. A method as claimed in claim 8, wherein said subsequent association with said processed debt information involves association with additional information generated from at least one of said debt information and said order information.
 - 11. A method as claimed in claim 10, wherein said additional information includes loyalty program information.
- 30 12. Apparatus for processing data comprising:
 - (a) data receiving means for receiving data from a seller relating to orders made by a plurality of buyers, said data including order information and debt information;
 - (b) data processing means for separating said order information from said debt information and forwarding said debt

information to debt processing means;

(c) debt processing means for processing said debt information to produce processed debt information before returning said processed debt information to said data processing means, whereafter said data processing means associates said order information with said processed debt information to produce processed data to be sent to said buyers.

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- 13. Apparatus as claimed in claim 12, wherein said data processing means associates additional information with said debt information to produce said processed data, wherein said additional information is generated from at least one of said debt information and said order information.
- 14. Apparatus as claimed in claim 13, wherein said 20 additional information is loyalty program information.